

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Guy D. Coughlan, et al.

Application No.: 11/681,584

Confirmation No.: 7472

Filed: March 2, 2007

Art Unit: 3691

For: System and Method for a Risk Management
Framework for Hedging Mortality Risk in
Portfolios Having Mortality-Based Exposure

Examiner: Michael R. Zecher

MAIL STOP RCE
Commissioner for Patents
P.O. Box 1450
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REQUEST FOR CONTINUED EXAMINATION
WITH CLAIM AMENDMENT

Sir:

In response to the Final Office Action dated July 23, 2009 and the Advisory Action dated September 24, 2009, please enter the following Amendments and Remarks:

- **Amendments to the Claims** begin on page 2.
- **Remarks** begin on page 9.